SCAMS REPORT
MILTON TOWNSHIP S.A.L.T. COUNCIL MEETING DECEMBER 12, 2022
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Common Holiday Scams

Charity scams

Charities aggressively solicit contributions during the holiday season. Many requests for contributions, however, are bogus. Before making a charitable contribution, thoroughly research the organization to ensure the donation is sent to the intended recipient and not to a scammer. Under Illinois law, charitable organizations are required to register annually with the Attorney General's office. Donors should contact the AG's office (312-814-2595 or *illinoisattorneygeneral.gov/charities*) to verify that an organization is registered and is current with its reporting requirements. Be cautious of charities that exert undue pressure to make donations immediately. Legitimate charities will accept donations when donors are prepared to make them.

Fake Delivery scams

Scammers claiming to represent United Parcel Service (UPS), FedEx, or the U.S. Postal Service send out emails and text messages about "missed deliveries." Those who respond that they didn't order anything and weren't expecting a delivery are told the package is a gift from a friend or relative. To reschedule a delivery, victims are directed to bogus websites and asked to pay a "re-delivery fee" and confirm their personal information. The bogus sites are infected with malware that infiltrates the victim's device and allows scammers to steal money from their accounts.

Travel scams

Criminals pretending to represent legitimate hotels and airlines send out messages offering discounted air fares and discounted or free hotel stays. To take advantage of these offers, victims are directed to bogus websites and asked to provide their personal information. The bogus sites are infected with malicious software that enables scammers to drain money from the victims' accounts.

Gift card scams

Gift cards are very popular at this time of year. The cards should be purchased at the register of the retailer or on their website, not from a rack in the store where they can be tampered with. If purchasing a gift card online, use a website you know is correct, not one you were directed to via an email link or attachment or given to you by someone else. If you're given the option, be sure to register cards you purchase online. If you receive a gift card as a present, use it as soon as you can to prevent criminals from finding and draining it.

Additional steps to protect yourself

- Be suspicious of large online discounts on popular items. You may be dealing with a scammer. Confine your online shopping to trusted retailers with whom you have previously done business.
- Look for spelling or grammar errors in email or text messages or on a company's website. These may be signs you're dealing with a scammer located in another country.
- When making online purchases, do not click on links or open attachments in unsolicited emails. These may be bogus sites trying to obtain your personal and financial information. Instead, enter the company's legitimate URL address in your browser. To confirm the site is secure and encrypted, look for a "padlock" icon preceding the URL address in your browser window.
- Always get the tracking information for items you purchase online. This allows you to verify the items have been shipped and lets you follow the delivery process.
- It is advisable to pay for purchases with a credit card. If a transaction turns out to be fraudulent, the credit card issuer may help you dispute the charge and recover your money.
- Do not conduct business or make online purchases if you're in a public Wi-Fi environment (e.g., library, coffee shop, airport). Your personal and financial information are not secure in these settings and may be accessible to those around you.
- If you're instructed to make a purchase or donation by wire transfer, prepaid gift card, or debit card, you're dealing with a scammer. No legitimate business or charity will make such a request.
- If you are a victim of one of these scams, report it to the Federal Trade Commission *(ftc.gov)* and your local police department. These agencies cannot always investigate individual complaints, but they may provide further guidance.

[Sources: FBI, SMP, BBB]